Since Wal-Mart has entered the market as a service provider, not only the United States, but other countries with whom they do business have felt a huge negative impact. Our country, which has been built on freedom and opportunity, has suffered a huge lack of character and ethics since Wal-Mart has come into our towns and invaded our lives. Wal-Mart has exploited workers in many countries, provided consumers with inferior goods, and showed America that bad ethics can get make you one of the most powerful companies in the world. Please do not allow Wal-Mart to enter another aspect of the economy. I currently work at Union Bank of California and I know how important ethics are in the banking world. Wal-Mart is not an example of an institution that we would like to give more power to so please do not let them infiltrate and ruin our world any more than they already have.

Lauren Ramirez